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United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Last, Firs Fiedor, Anthony Walter	t, Middle):				ebtor (Spouse ricia Alida	e) (Last, First,	, Middle):
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	t 8 years				used by the maiden, and		in the last 8 years ):
Last four digits of Soc. Sec. or Individual-Taxp (if more than one, state all)	oayer I.D. (ITIN) No./O	Complete EIN	(if mor	our digits or than one, s	state all)	Individual-T	Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, 15136 Willow Lane Oak Forest, IL	_	ZIP Code	Street 15		Joint Debtor	(No. and Str	reet, City, and State):
County of Residence or of the Principal Place		60452		•	ence or of the	Principal Pla	ace of Business:
Cook  Mailing Address of Dobton (if different from a)	mant addmann).		Co		of Joint Dobt	or (if differen	nt from street address):
Mailing Address of Debtor (if different from st	reet address):		Maiiii	ig Address	of Joint Debt	or (ii differen	nt from street address):
	_	ZIP Code	4				ZIP Code
Location of Principal Assets of Business Debto (if different from street address above):	or						
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bu ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other ☐ Tax-Exe: (Check box ☐ Debtor is a tax- under Title 26 of	eal Estate as d 101 (51B)  oker  mpt Entity  a, if applicable) exempt organ of the United	nization States	defined "incurr	the 1 eer 7 eer 9 eer 11 eer 12	Petition is Fi	business debts.
Filing Fee (Check of	Code (the Internone box)	nal Revenue (	<del></del>	a perso		Chapter 11	-
■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicattach signed application for the court's cor is unable to pay fee except in installments. □ Filing Fee waiver requested (applicable to attach signed application for the court's core	nsideration certifying the Rule 1006(b). See Office chapter 7 individuals of the second chapter 7 indi	hat the debtorcial Form 3A.  only). Must	Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	not a small b aggregate nor s or affiliates) able boxes: being filed w ces of the pla	usiness debto necontingent li o are less than ith this petition n were solicit	
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available  ☐ Debtor estimates that, after any exempt prothere will be no funds available for distribu	perty is excluded and	administrativ		es paid,		THIS	SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000	10,001- 2	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets	\$1,000,001 \$10,000,001 to \$10 to \$50 million	\$50,000,001 \$ to \$100 to	] \$100,000,001 to \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion		
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	\$50,000,001 \$ to \$100 to	] 5100,000,001 o \$500 nillion	\$500,000,001 to \$1 billion			

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Page 2 Name of Debtor(s): Voluntary Petition Fiedor, Anthony Walter Fiedor, Patricia Alida (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Charles E. Glanzer April 3, 2009 Signature of Attorney for Debtor(s) (Date) Charles E. Glanzer 6210791 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 60 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ Anthony Walter Fiedor

Signature of Debtor Anthony Walter Fiedor

#### X /s/ Patricia Alida Fiedor

Signature of Joint Debtor Patricia Alida Fiedor

Telephone Number (If not represented by attorney)

#### April 3, 2009

Date

#### Signature of Attorney\*

#### X /s/ Charles E. Glanzer

Signature of Attorney for Debtor(s)

#### Charles E. Glanzer 6210791

Printed Name of Attorney for Debtor(s)

#### Glanzer & Angres, P.C.

Firm Name

101 W. Grand Ave. Suite 200 Chicago, IL 60654-7172

Address

#### Email: charles@charlesglanzer.com (312) 644-2227 Fax: (312) 994-2645

Telephone Number

#### April 3, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Fiedor, Anthony Walter Fiedor, Patricia Alida

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

·	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

		Not therm District of Initiols		
In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Anthony Walter Fiedor Anthony Walter Fiedor
Date: April 3, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Inhiois		
In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
requirement of 11 U.S.C. § 109(n) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Patricia Alida Fiedor
Patricia Alida Fiedor
Date: April 3, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Walter Fiedor,		Case No.	
	Patricia Alida Fiedor			
-		Debtors	Chapter	7
			-	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	188,000.00		
B - Personal Property	Yes	4	38,861.62		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		228,600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		149,760.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,330.50
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,340.66
Total Number of Sheets of ALL Schedu	ıles	28			
	T	otal Assets	226,861.62		
			Total Liabilities	378,360.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Walter Fiedor,		Case No		
	Patricia Alida Fiedor				
_		Debtors	Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	5,330.50
Average Expenses (from Schedule J, Line 18)	5,340.66
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,159.97

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		36,050.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		149,760.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		185,810.00

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B6A (Official Form 6A) (12/07)

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

Debtors

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Single family home located 15136 Willow Lane, Oak Forest, IL	Fee simple	J	188,000.00	223,200.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **188,000.00** (Total of this page)

Total > **188,000.00** 

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B6B (Official Form 6B) (12/07)

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	accounts, certificates of deposit, or		Checking account with Harris Bank, account number 70-10370	J	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or		Checking account with TCF, account number 9871199612	W	520.00
	cooperatives.		Checking account with TCF, account number 9869176151	W	500.00
			Savings account with TCF, account number 4862309886	W	26.00
			Checking account with TCF, account number 7876065573 (Wife on for conveinence only; daughter Elyse Christine Koltunchik is the owner)	J	423.69
			Savings account with ING, account number 9294615	J	2.97
			Checking account with Palos Bank & Trust, account number 6509428	J	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods including living room and bedroom furniture, 4 televisions (36 inch, 25 inch, 18 inch, and 12 inch), TV cabinet, DVD player, VCR stereo, coffee table, end tables, refrigerator, stove, personal computer		2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, family pictures, compact discs, DVDs, records, cassette tapes.	J	600.00
6.	Wearing apparel.		Necessary clothing	J	1,000.00
			(Tota	Sub-Tot	al > <b>5,692.66</b>

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Anthony Walter Fiedor,
	Patricia Alida Fiedor

Case No.		

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7.	Furs and jewelry.	Costume jewelry, watches.	J	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	Camera	J	50.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x		
10.	Annuities. Itemize and name each issuer.	x		
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X		
12.	Interests in IRA, ERISA, Keogh, or	401K through employer	W	13,000.00
	other pension or profit sharing plans. Give particulars.	Retirement account through Heat and Frost Local 17	Н	12,693.96
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	x		
14.	Interests in partnerships or joint ventures. Itemize.	x		
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x		
16.	Accounts receivable.	x		
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x		
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x		

Sub-Total > (Total of this page)

26,243.96

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Anthony Walter Fiedor,
	Patricia Alida Fiedor

Case No.		

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Prope	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2002 K	a Sedona with 66,000 miles	J	4,550.00
	other vehicles and accessories.	1999 C	hevy Cavalier with 109,000 miles	J	2,375.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
				Sub-Tota	al > <b>6,925.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Anthony Walter Fiedor,	Case No
	Patricia Alida Fiedor	

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. A	nimals.	Х			_
	crops - growing or harvested. Give articulars.	X			
	arming equipment and implements.	X			
34. Fa	arm supplies, chemicals, and feed.	X			
	Other personal property of any kind ot already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > **38,861.62** 

Sheet  $\underline{\mathbf{3}}$  of  $\underline{\mathbf{3}}$  continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

0.00

B6C (Official Form 6C) (12/07)

In re	Anthony Walter Fiedor,
	Patricia Alida Fiedor

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Checking account with Harris Bank, account number 70-10370	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Checking account with TCF, account number 9871199612	735 ILCS 5/12-1001(b)	520.00	520.00
Checking account with TCF, account number 9869176151	735 ILCS 5/12-1001(b)	500.00	500.00
Savings account with TCF, account number 4862309886	735 ILCS 5/12-1001(b)	26.00	26.00
Checking account with TCF, account number 7876065573 (Wife on for conveinence only; daughter Elyse Christine Koltunchik is the owner)	735 ILCS 5/12-1001(b)	423.69	423.69
Savings account with ING, account number 9294615	735 ILCS 5/12-1001(b)	2.97	2.97
Checking account with Palos Bank & Trust, account number 6509428	735 ILCS 5/12-1001(b)	20.00	20.00
Household Goods and Furnishings Household goods including living room and bedroom furniture, 4 televisions (36 inch, 25 inch, 18 inch, and 12 inch), TV cabinet, DVD player, VCR, stereo, coffee table, end tables, refrigerator, stove, personal computer	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Books, Pictures and Other Art Objects; Collectible Books, family pictures, compact discs, DVDs, records, cassette tapes.	<u>s</u> 735 ILCS 5/12-1001(b)	600.00	600.00
Wearing Apparel Necessary clothing	735 ILCS 5/12-1001(a)	100%	1,000.00
<u>Furs and Jewelry</u> Costume jewelry, watches.	735 ILCS 5/12-1001(b)	500.00	500.00
<u>Firearms and Sports, Photographic and Other Hob</u> Camera	oby <u>Equipment</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401K through employer	or <u>Profit Sharing Plans</u> 735 ILCS 5/12-704	100%	13,000.00
Retirement account through Heat and Frost Local 17	735 ILCS 5/12-704	100%	12,693.96

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

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**B6C** (Official Form 6C) (12/07) -- Cont.

In re	Anthony Walter Fiedor, Patricia Alida Fiedor		Case No	
_	SCHEDULE C	Debtors - PROPERTY CLAIMED AS (Continuation Sheet)	S EXEMPT	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
	iles, Trucks, Trailers, and Other Vehicles vy Cavalier with 109,000 miles	735 ILCS 5/12-1001(c)	2,375.00	2,375.00

Total: 34,311.62 34,311.62 Case 09-12427 Doc 1 Filed 04/08/09 Entered 04/08/09 08:55:04 Desc Main Document Page 17 of 60

B6D (Official Form 6D) (12/07)

In re	Anthony Walter Fiedor			
	Patricia Alida Fiedor			

Case No.		

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLXGEN	UNLLQULDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 068884016  Countrywide Home Loans P.O. Box 650070 Dallas, TX 75265		J	2003  First Mortgage  Single family home located 15136 Willow Lane, Oak Forest, IL  Value \$ 188,000.00	T	A T E D		178,000.00	0.00
Account No. 5000024426149  HSBC Auto Finance P.O. Box 17548  Baltimore, MD 21297		J	2007 Purchase Money Security 2002 Kia Sedona with 66,000 miles					
Account No. 0010026447  HSBC Mortgage Services P.O. Box 37282 Baltimore, MD 21297		J	Value \$ 4,550.00  2003  Second Mortgage  Single family home located 15136 Willow Lane, Oak Forest, IL				5,400.00	850.00
Account No.			Value \$ 188,000.00  Value \$				45,200.00	35,200.00
continuation sheets attached				Subt his p			228,600.00	36,050.00
			(Report on Summary of So		ota ule		228,600.00	36,050.00

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B6E (Official Form 6E) (12/07)

In re	Anthony Walter Fiedor,	Case No.	
	Patricia Alida Fiedor		
-		Debtors ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this
total also on the Statistical Summary of Certain Liabilities and Related Data.  Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Anthony Walter Fiedor, Patricia Alida Fiedor		Case No	
		Debtors		

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

13 continuation sheets attached			(Total c	Sub			10,083.00
Account No. 5140218006  Brclysbankde 125 South West Str Wilmington, DE 19801		н	Opened 2/09/07 Last Active 2/01/08 CreditCard				3,186.00
Bank of America P.O. Box 15726 Wilmington, DE 19886		J	Credit Card				2,700.00
Account No. 5490-3579-9919-5928  Bank of America 4060 Ogletown/Stan Newark, DE 19713  Account No. 4327-4700-0273-6240		v	9/16/05 to 5/01/08 CreditCard				2,658.00
Account No. 3683422  Atlantic Crd P O Box 13386 Roanoke, VA 24033		v	Opened 10/17/08 Collection 01 Capital One Insta	T	ED		1,539.00
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O C N T I N G E N T	UNLIGUIDATED	D I S P U T E D	AMOUNT OF CLAIM

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	1.	1			1	T =	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. 15084160080900528			Opened 9/03/08 Last Active 2/01/08 Collection 08 Conseco	Т	A T E D		
Cach Llc 370 17th Street Denver, CO 80202		Н	Collection of Conseco				922.00
Account No. <b>486236247633</b>	╁		Opened 9/17/04 Last Active 4/01/08	+	+	+	022.00
Cap One Pob 30281 Salt Lake City, UT 84130		w	CreditCard				3,201.00
Account No. <b>517805726138</b>	+		Opened 12/10/06 Last Active 1/01/08		t		
Cap One Pob 30281 Salt Lake City, UT 84130		н	CreditCard				2,392.00
Account No. <b>486236220266</b>	+		Opened 5/14/02 Last Active 4/01/08	+	+	+	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Cap One Pob 30281 Salt Lake City, UT 84130		w	CreditCard				1,212.00
Account No. <b>529115205434</b>	╁	$\vdash$	Opened 10/01/01 Last Active 4/01/08		+	+	
Cap One Pob 30281 Salt Lake City, UT 84130		w	CreditCard				4 400 00
					<u>L</u>		1,188.00
Sheet no. <u>1</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			8,915.00

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In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ų	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	NL I QU I D A	DISPUTED	AMOUNT OF CLAIM
Account No. 5178-0572-6138-8461			2006-2008	7	A T E		
Capital One Bank P.O. Box 6492 Carol Stream, IL 60197		J	Credit Card		D		1,500.00
Account No. <b>7945012904233</b>			Opened 12/12/05 Last Active 3/04/08	+			.,
Cit Bank/Dfs One Dell Way Round Rock, TX 78682		w	ChargeAccount				
				$\perp$			3,115.00
Account No. 627645100324  Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303	-	н	Opened 11/05/07 Last Active 3/01/08 ChargeAccount				586.00
Account No. 412800320580	t		Opened 11/01/94	+	t	H	
Citi Po Box 6241 Sioux Falls, SD 57117		w	CreditCard				Unknown
Account No. <b>412800322019</b>	-	_	Opened 1/01/95	+	+		2
Citi Po Box 6241 Sioux Falls, SD 57117		н	CreditCard				Unknown
Sheet no. <b>2</b> of <b>13</b> sheets attached to Schedule of		_		Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				5,201.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

GDED ITOD 13 V V V	С	Нυ	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. <b>631488A53769</b>			Opened 8/01/08	٦	A T E		
Dependon Collection Se Po Box 4833 Oak Brook, IL 60522		н	CollectionAttorney Sullivan Urgent Aid		D		80.00
Account No. <b>6276451003248647</b>			2006-2008	+	<u> </u>		00.00
Fingerhut P.O. Box 166 Newark, NJ 07101	-	J	Credit Card				
							455.00
Account No. 346667769  GC Services Collection Agency Division Houston, TX 77081	-	J	2007 Collection				615.00
Account No. 6034621706014008			2008	$\dagger$		T	
GE Money Bank P.O. Box 960061 Orlando, FL 32896		J	Credit Card				530.00
Account No. <b>477444</b>	$\vdash$		Opened 4/01/07 Last Active 12/09/07	+			000.00
Gemb/Jcp Po Box 981402 El Paso, TX 79998	-	н	ChargeAccount				990.00
Chart no. 2 of 12 shorts attached to California				C <sub>12</sub> 1-	tct:	1	333.00
Sheet no. <u>3</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,670.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	Ic	ш	sband, Wife, Joint, or Community	Tc	Lii	Ιn	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. <b>249252</b>			Opened 12/16/07 Last Active 4/24/08 ChargeAccount	Ť	A T E D		
Gemb/Jcp Po Box 981402 El Paso, TX 79998		w	_				
Account No. <b>78622649</b>			Opened 10/13/08 Last Active 4/01/08	+		-	775.00
H&F Law 33 N Lasalle Chicago, IL 60602		w	Collection 05 Wells Fargo Finan				
							1,954.00
Account No. 69223279  H&F Law 33 N Lasalle Chicago, IL 60602		w	Opened 10/13/08 Last Active 4/01/08 Collection 05 Wells Fargo Finan				565.00
Account No. 412216132204367			2003-2008	+		$\vdash$	
HFC P.O. Box 17574 Baltimore, MD 21297		J	Credit Card				10,400.00
Account No. <b>4122160038</b>	-		Opened 6/19/06 Last Active 12/04/07	+		+	,
Hfc - Usa Pob 1547 Chesapeake, VA 23327		н	CheckCreditOrLineOfCredit				0.040.00
61 4 6 40 1 4 6 1 1 6 1 1 6							9,812.00
Sheet no. <u>4</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			23,506.00

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In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	10		akand Mile Lint on Community	10	·Lu	15	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLI QUI DA	DISPUTED	AMOUNT OF CLAIM
Account No. 6930322199415			Opened 8/01/04	٦	T E		
Homeq Servicing Po Box 13716 Sacramento, CA 95853		w	ConventionalRealEstateMortgage		D		Unknown
Account No. <b>5440-4500-6659-0054</b>	-		Opened 8/28/00 Last Active 5/01/08	+	<u> </u>		Olikilowii
HSBC Bank Po Box 5253 Carol Stream, IL 60197		w	CreditCard				2,698.00
Account No. <b>512025501482</b>	╀		Opened 6/23/07 Last Active 2/01/08	$\perp$	+	+	2,098.00
HSBC Bank Po Box 5253 Carol Stream, IL 60197		н	CreditCard				537.00
Account No. <b>5120-2550-1482-7848</b>	╁		2008	+	+	+	
HSBC Card Services P.O. Box 88000 Baltimore, MD 21288		J	Credit Card				320.00
Account No. <b>10026447</b>	╁		Opened 12/17/04 Last Active 1/13/09	+	<u> </u>	<u> </u>	220.00
Hsbc/Ms Po Box 2393 Brandon, FL 33509		w	Mortgage				
							45,977.00
Sheet no. <u>5</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total c	Sub f this			49,532.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NLIQUIDA	D I S P U T E D	AMOUNT OF CLAIN
Account No. <b>8648646</b>			Opened 1/01/06	Т	A T E		
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		w	CollectionAttorney Loyola University Ph		D		
Account No. 10326488			Opened 1/01/08	_			83.00
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		н	CollectionAttorney Loyola University Ph				
							57.00
Account No. 73811501  Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426		J	2008 Medical Bills				335.00
Account No. 477444430401	╁		2007-2008	+	+	-	
JC Penney P.O. Box 981131 El Paso, TX 79998		J	Credit Card				860.00
Account No. <b>5140-2180-0667-0838</b>	+		2005-2008	+			000.00
Juniper Card Services P.O. Box 13337 Philadelphia, PA 19101		J	Credit Card				2,350.00
Sheet no. 6 of 13 sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				3,685.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	С	Ни	sband, Wife, Joint, or Community	Tc	III	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. 81924141144949			2006-2008	7	E		
Lowe's P.O. Box 530914 Atlanta, GA 30353		J	Credit Card		D		285.00
Account No. <b>798192415168</b>	╁		Opened 11/26/08 Last Active 11/01/07	+			
Lvnv Funding P.O. B 10584 Greenville, SC 29603		w	FactoringCompanyAccount				2,966.00
Account No. 604407102082  Lvnv Funding P.O. B 10584  Greenville, SC 29603		н	Opened 11/26/08 Last Active 7/01/07 FactoringCompanyAccount				
				$\downarrow$			1,433.00
Account No. 771410018799  Lvnv Funding P.O. B 10584  Greenville, SC 29603		н	Opened 8/26/08 Last Active 8/01/07 FactoringCompanyAccount				1,375.00
Account No. 771421018799  Lvnv Funding P.O. B 10584  Greenville, SC 29603		w	Opened 11/26/08 Last Active 11/01/07 FactoringCompanyAccount				
							1,128.00
Sheet no. <u>7</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			7,187.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	16	I	sband, Wife, Joint, or Community	$\overline{\Box}_{c}$	1	Т	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTLNGEN	U N L I Q U I D A	SPUTED	AMOUNT OF CLAIM
Account No. 600889477444			Opened 7/23/08 Last Active 7/01/07	٦т	A T E D		
Lvnv Funding P.O. B 10584 Greenville, SC 29603		н	FactoringCompanyAccount				1,100.00
Account No. <b>603220348229</b>	+		Opened 11/26/08 Last Active 11/01/07	+	+		1,100.00
Lvnv Funding P.O. B 10584 Greenville, SC 29603		w	FactoringCompanyAccount				632.00
Account No. <b>798192414114</b>	+		Opened 7/23/08 Last Active 7/01/07	+	+	+	632.00
Lvnv Funding P.O. B 10584 Greenville, SC 29603		н	FactoringCompanyAccount				512.00
Account No. <b>4120-6140-3106-7320</b>	╁		2005-2007	+	$^{+}$	t	
Merrick Bank P.O. Box 5721 Hicksville, NY 11802		J	Credit Card				1,800.00
Account No. <b>4120-6130-5437-6758</b>			Opened 11/08/04 Last Active 5/01/08	+	+	+	1,250.00
Merrick Bank Pob 9201 Old Bethpage, NY 11804		w	CreditCard				
				$\perp$			2,157.00
Sheet no. <b>8</b> of <b>13</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			6,201.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. 412061403106			Opened 8/22/07 Last Active 1/01/08	٦Ÿ	T		
Merrick Bank Pob 9201 Old Bethpage, NY 11804		н	CreditCard		D		1,944.00
Account No. 11051021454  Nationwide Credit & Co			Opened 8/01/07 Last Active 3/01/07 CollectionAttorney Loyola University He				,,,,,,,,
9919 W Roosevelt Rd Westchester, IL 60154		W					
	4						172.00
Account No. 11051014914  Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		н	Opened 6/01/07 Last Active 2/01/07 CollectionAttorney Loyola University He				96.00
Account No. 11051026790  Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154		н	Opened 9/01/07 Last Active 3/01/07 CollectionAttorney Loyola University He	1			
Account No. <b>5542852200617155</b>	_		Opened 12/17/08				90.00
Natlamerican 1 Allied Drive Trevose, PA 19053		w	Collection 12 Washington Mutual				E00.00
					<u>L</u>	<u> </u>	502.00
Sheet no. <u>9</u> of <u>13</u> sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub			2,804.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	16		should Wife I list as Occasionity	<del></del>	1	Б	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFLAGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. 4465692200733008			Opened 8/29/08	T	A T E		
Paragonway 2101 West Ben Whit Austin, TX 78704		н	Collection 12 Washington Mutual		D		4,367.00
Account No. <b>6044071020824583</b>	+		2006-2008	+			,
PayPal Buyer Credit P.O. Box 960080 Orlando, FL 32896		J	Credit Card				1,050.00
Account No. <b>2200733008</b>	†		Opened 5/01/99 Last Active 10/01/01	+	T		
Providian Pob 9023 Pleasanton, CA 94566		н	CreditCard				Unknown
Account No. 313830149710	t		Opened 9/01/95	+	T	t	
Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440		w	ChargeAccount				Unknown
Account No. 989742694710001200	+		Opened 1/19/07 Last Active 8/21/08	+	+	$\vdash$	
Sallie Mae Po Box 9500 Wilkes Barre, PA 18773		w	Student Loan				11,477.00
Chapting 40 of 42 ghosts attached to Call-July 4				C1-	tot-	1	,
Sheet no. <u>10</u> of <u>13</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			16,894.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L I QU I D A	D I S P U T E D	AMOUNT OF CLAIM
Account No. 7714100187999248			2007	Т	A T E		
Sam's Club P.O. Box 530942 Atlanta, GA 30353		J	Credit Card		D		980.00
Account No. <b>43285</b>	_		Opened 12/21/07 Last Active 4/01/08				960.00
Target N.B. Po Box 673 Minneapolis, MN 55440		w	ChargeAccount				
							459.00
Account No. 43241  Target N.B. Po Box 673 Minneapolis, MN 55440		н	Opened 12/15/07 Last Active 1/01/08 ChargeAccount				284.00
Account No. 9432410309	1		2008	+	T		
Target National Bank P.O. Box 59317 Minneapolis, MN 55459		J	Credit Card				80.00
Account No. <b>539843002281</b>	+		Opened 5/01/95	+	$\vdash$		
UnvI/Citi Po Box 6241 Sioux Falls, SD 57117		w	Credit Card				Unknown
Sheet no11_ of _13_ sheets attached to Schedule of				Sub	tot	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,803.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

	С	Hu	sband, Wife, Joint, or Community	Тс	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	ISPUTED	AMOUNT OF CLAIM
Account No. <b>5542-8522-0081-2962</b>			2006-2008	٦	T		
Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266		J	Credit Card		D		1,900.00
Account No. 4465-6922-0073-3008	╁		2004-2008	+			
Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266		J	Credit Card				
							3,900.00
Account No. 5542-8522-0061-7155  Washington Mutual Card Services P.O. Box 660487  Dallas, TX 75266		J	2008 Credit card				461.00
Account No. <b>78622649</b>	T		2006	$\dagger$	H	t	
Wells Fargo Financial Illinois, Inc 15864 La Grange Rd, D-1f Orland Park, IL 60462		J	Line of Credit				2,360.00
Account No. <b>7602-78622649</b>	╁		Opened 5/01/06 Last Active 6/01/08	+	+	-	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Wffinance 17645 South Torrence Ave Lansing, IL 60438		w	ChargeAccount				1,040.00
Sheet no12_ of _13_ sheets attached to Schedule of		<u> </u>		Sub	tot	 a1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Creditors Holding Unsecured Nonpriority Claims			(Total of				9,661.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

### Debtors

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	N L I QU I D A	DISPUTED	AMOUNT OF CLAIM
Account No. 10502067862			Opened 5/02/06 Last Active 11/28/08	1 ï	T		
	1		ChargeAccount	L	Ď		
Wffinancial							
1240 Office Plaza		w					
West Des Moine, IA 50266							
							1,040.00
Account No. 107170669223279	╅	H	Opened 7/17/06 Last Active 9/30/08	+		H	
110000001100110000=0=0	ł		NoteLoan				
Wffinancial							
1240 Office Plaza		w					
West Des Moine, IA 50266							
							578.00
Account No.	┢	┢		╁		$\vdash$	
Account Ivo.	ł						
Account No.	┢	┢		╁		┢	
Account No.	ł						
Account No.	┢	H		$\vdash$		H	
Account Ivo.	ł						
				1			
Sheet no13_ of _13_ sheets attached to Schedule of	1		1	 2,, L.	lote.	1	
				1,618.00			
Creditors Holding Unsecured Nonpriority Claims			(Total of t	n1S	pag	ge)	
					ota		440 700 00
			(Report on Summary of So	hec	lule	es)	149,760.00

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B6G (Official Form 6G) (12/07)

In re	Anthony Walter Fiedor,	Case No
	Patricia Alida Fiedor	

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-12427 Doc 1 Filed 04/08/09 Entered 04/08/09 08:55:04 Desc Main Document Page 34 of 60

B6H (Official Form 6H) (12/07)

•		G N
In re	Anthony Walter Fiedor,	Case No.
	Patricia Alida Fiedor	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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**B6I (Official Form 6I) (12/07)** 

In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	S OF DEBTOR AND SPO	DUSE		
Married	RELATIONSHIP(S): Son Son	AGE(S): 13 13			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Unemployed	Client Service	Analyst		
Name of Employer		Bekins Van Lir	nes LLC		
How long employed		11 years			
Address of Employer		330 S. Mannhe Hillside, IL 601			
INCOME: (Estimate of average or	projected monthly income at time case filed)	-	DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	0.00	\$	4,013.88
2. Estimate monthly overtime		\$	0.00	\$	1,076.62
3. SUBTOTAL		\$	0.00	\$	5,090.50
4. LESS PAYROLL DEDUCTION:					
<ul> <li>a. Payroll taxes and social secu</li> </ul>	urity	\$	0.00	\$	1,036.00
b. Insurance		\$	0.00	\$	280.00
c. Union dues	_	\$	0.00	\$	0.00
d. Other (Specify): 401		\$	0.00	\$	204.00
4011	K Loan Repayment		0.00	\$	260.00
5. SUBTOTAL OF PAYROLL DEI	DUCTIONS	\$	0.00	\$	1,780.00
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00	\$	3,310.50
7. Regular income from operation o	f business or profession or farm (Attach detailed sta	atement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	rt payments payable to the debtor for the debtor's us	se or that of \$	0.00	\$	0.00
11. Social security or government as (Specify): <b>Unemployme</b>	ssistance nt Compensation	\$	2,020.00	\$	0.00
		\$	0.00	\$	0.00
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>		\$	0.00	\$	0.00
(Specify):		\$	0.00	\$	0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	2,020.00	\$	0.00
15. AVERAGE MONTHLY INCOM	ME (Add amounts shown on lines 6 and 14)	\$	2,020.00	\$	3,310.50
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from lin	e 15)	\$	5,330.	50

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Anthony Walter Fiedor			
In re	Patricia Alida Fiedor		Case No.	
	_	Debtor(s)	<del>-</del>	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,308.00
a. Are real estate taxes included?  Yes No _X	<u> </u>	,
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	310.00
b. Water and sewer	\$	30.00
c. Telephone	\$	43.00
d. Other See Detailed Expense Attachment	\$	320.00
3. Home maintenance (repairs and upkeep)	\$	200.00
4. Food	\$	790.00
5. Clothing	\$	90.00
6. Laundry and dry cleaning	\$	65.00
7. Medical and dental expenses	\$	500.00
8. Transportation (not including car payments)	\$	600.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	90.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	· <del></del>	
a. Homeowner's or renter's	\$	65.66
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	· ·	
a. Auto	\$	274.00
b. Other Second Mortgage	\$	405.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Auto Repairs and Maintenance	\$	150.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,340.66
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME		
	•	5,330.50
<ul><li>a. Average monthly income from Line 15 of Schedule 1</li><li>b. Average monthly expenses from Line 18 above</li></ul>	\$	5,340.66
c. Monthly net income (a. minus b.)	\$	-10.16
	7	

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B6J (Offi	cial Form 6J) (12/07)		Document	rage or or oo		
	Anthony Walter Fiedor					
In re	Patricia Alida Fiedor				Case No.	
			I	Debtor(s)		
	SCHEDULE 1	I - CURE	RENT EXPENDI	TURES OF INDIV	IDHAL DEI	RTOR(S)
	SCHEDELL	COM		nse Attachment	IDONE DEI	DI OIK(b)
			Detailed Exper	iise Attaciiiileiit		

# **Other Utility Expenditures:**

Cable	\$ 160.00
Cellular telephone	\$ 160.00
Total Other Utility Expenditures	\$ 320.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.		
		Debtor(s)	Chapter	7	
			•		

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			nd the foregoing summary and schedules, consisting of est of my knowledge, information, and belief.
Date	April 3, 2009	Signature	/s/ Anthony Walter Fiedor Anthony Walter Fiedor Debtor
Date	April 3, 2009	Signature	/s/ Patricia Alida Fiedor Patricia Alida Fiedor Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

# United States Bankruptcy Court Northern District of Illinois

In re	Anthony Walter Fiedor Patricia Alida Fiedor	Case No.		
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$15,167.33	Wife's Year to Date Income from Employment
\$60,895.08	Wife's 2008 Income From Employment
\$57,229.21	Wife's 2007 Income From Employment
\$10,537.38	Husband's 2008 Income From Employment
\$35,080.22	Husband's 2007 Income From Employment

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$6,185.00 Debtor's Income Year to Date From Unemployment Compensation

\$22,791.00 Debtor's 2008 Income From Unemployment Compensation \$5,403.00 Debtor's 2007 Income From Unemployment Compensation

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Countrywide Home Loans P.O. Box 650070 Dallas, TX 75265	DATES OF PAYMENTS Last three months	AMOUNT PAID <b>\$3,924.00</b>	AMOUNT STILL OWING \$178,000.00
HSBC Mortgage Services P.O. Box 37282 Baltimore, MD 21297	Last three months	\$1,215.00	\$45,200.00
HSBC Auto Finance P.O. Box 17548 Baltimore, MD 21297	Last three months	\$822.00	\$5,400.00
Cook County Treasurer 118 N. Clark Street Suite 112 Chicago, IL 60602	March, 2009	\$5,862.78	\$0.00

None

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

ATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING AND CASE NUMBER Wells Fargo Financial, IL, Inc Collection vs. Patricia Fiedor 09M1103370

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION 1st Municipal, Daley Ceneter, Pending Chicago, IL

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

DATE OF SEIZURE

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY** 

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, DESCRIPTION AND VALUE OF FORECLOSURE SALE, TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> NAME AND LOCATION OF COURT

NAME AND ADDRESS DESCRIPTION AND VALUE OF DATE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

7. Gifts

None 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION **Debtors' church** 

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT 2008

DESCRIPTION AND VALUE OF GIFT \$1,000.00

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Glanzer & Angres, P.C. 101 W. Grand Ave Ste. 200 Chicago, IL 60654 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR February, 2009 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,400.00 for attorney's fees,
\$193.00 for due diligence
items, credit counseling and
financial management classes,
and \$299.00 for court filing fee.

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

# 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

# 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

# 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

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None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** DATES SERVICES RENDERED NAME

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

DATE OF INVENTORY

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

**RECORDS** 

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

Best Case Bankruptcy

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# 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 3, 2009	Signature	/s/ Anthony Walter Fiedor
			Anthony Walter Fiedor
			Debtor
Date	April 3, 2009	Signature	/s/ Patricia Alida Fiedor
	·	_	Patricia Alida Fiedor
			Ioint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.	
		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Tittae	n additional pages if he	cessary.)
Property No. 1		
Creditor's Name: Countrywide Home Loans		Describe Property Securing Debt: Single family home located 15136 Willow Lane, Oak Forest, IL
Property will be (check one):		1
☐ Surrendered	■ Retained	
If retaining the property, I intend to (che ☐ Redeem the property ■ Reaffirm the debt	eck at least one):	
☐ Other. Explain	(for example, ave	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		]
Creditor's Name: HSBC Auto Finance		Describe Property Securing Debt: 2002 Kia Sedona with 66,000 miles
Property will be (check one):		•
☐ Surrendered	■ Retained	
If retaining the property, I intend to (che ☐ Redeem the property ■ Reaffirm the debt	eck at least one):	
☐ Other. Explain	(for example, av	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):	•	
Claimed as Exempt		☐ Not claimed as exempt

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Property No. 3			
Creditor's Name: HSBC Mortgage Services		Describe Property Securing Debt: Single family home located 15136 Willow Lane, Oak	
Property will be (check one):  ☐ Surrendered	■ Retained		
If retaining the property, I intend to (c ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exc	empt
PART B - Personal property subject to Attach additional pages if necessary.)	o unexpired leases. (All thre	ee columns of Part B mu	ast be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO
I declare under penalty of perjury the declare under penalty of perjury the personal property subject to an uner Date April 3, 2009		/ intention as to any pro- /s/ Anthony Walter Fieddon Debtor	
Date <b>April 3, 2009</b>	Signature	/s/ Patricia Alida Fiedor Patricia Alida Fiedor Joint Debtor	

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United States Bankruptcy Court
Northern District of Illinois

In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.	
111 10	- alliona rinna i lonoi	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DE	EBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul compensation paid to me within one year before the filir be rendered on behalf of the debtor(s) in contemplation of	le 2016(b), I certify that I a	nm the attorney for y, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,400.00
	Prior to the filing of this statement I have received		\$	1,400.00
	Balance Due.		\$	0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other person	unless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name			
5.	In return for the above-disclosed fee, I have agreed to re-	nder legal service for all aspec	ts of the bankruptcy c	ase, including:
	a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of credito d. [Other provisions as needed]  Negotiations with secured creditors to re reaffirmation agreements and applicatio 522(f)(2)(A) for avoidance of liens on hou	ement of affairs and plan which ors and confirmation hearing, a educe to market value; ex ons as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof;
5.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding.	does not include the following chargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Date	d: <b>April 3, 2009</b>	/s/ Charles E. Gla	anzer	
		Charles E. Glanz		
		Glanzer & Angre 101 W. Grand Av		
		Suite 200		
		Chicago, IL 6065	4-7172 Fax: (312) 994-264	5
		charles@charles		J

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

# 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# **Certificate of Attorney**

X /s/ Charles E. Glanzer

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address:		
101 W. Grand Ave.		
Suite 200		
Chicago, IL 60654-7172		
(312) 644-2227		
charles@charlesglanzer.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have	received and read this notice.	
Anthony Walter Fiedor		
Patricia Alida Fiedor	X /s/ Anthony Walter Fiedor	April 3, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Patricia Alida Fiedor	April 3, 2009
`	Signature of Joint Debtor (if any)	Date

Charles E. Glanzer 6210791

Printed Name of Attorney

April 3, 2009

Date

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Anthony Walter Fiedor Patricia Alida Fiedor		Case No.	
III IE	r atricia Ailua i leuoi	Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of Creditors:		79
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	April 3, 2009	/s/ Anthony Walter Fiedor Anthony Walter Fiedor		
Date:	April 3, 2009	Signature of Debtor  /s/ Patricia Alida Fiedor		
	· ·	Patricia Alida Fiedor		
		Signature of Debtor		

Allied Interstate 3000 Corporate Exchange Dr. Columbus, OH 43231

ARM P.O. Box 129 Thorofare, NJ 08086

Atlantic Crd P O Box 13386 Roanoke, VA 24033

Bank of America 4060 Ogletown/Stan Newark, DE 19713

Bank of America P.O. Box 15726 Wilmington, DE 19886

Brclysbankde 125 South West Str Wilmington, DE 19801

Cach Llc 370 17th Street Denver, CO 80202

Cap One Pob 30281 Salt Lake City, UT 84130

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Cap One Pob 30281 Salt Lake City, UT 84130

Cap One Pob 30281 Salt Lake City, UT 84130 Capital One Bank P.O. Box 6492 Carol Stream, IL 60197

Cit Bank/Dfs One Dell Way Round Rock, TX 78682

Citfingerhut 6250 Ridgewood Roa Saint Cloud, MN 56303

Citi Po Box 6241 Sioux Falls, SD 57117

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Client Services, Inc. 3451 Harry Truman Blvd. Saint Charles, MO 63301

Collectcorp P.O. Box 101928 Dept. 4947A Birmingham, AL 35210

Countrywide Home Loans P.O. Box 650070 Dallas, TX 75265

Dependon Collection Se Po Box 4833 Oak Brook, IL 60522

Fingerhut P.O. Box 166 Newark, NJ 07101

GC Services Collection Agency Division Houston, TX 77081 GE Money Bank P.O. Box 960061 Orlando, FL 32896

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Hfc - Usa Pob 1547 Chesapeake, VA 23327

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Po Box 13716
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HSBC Auto Finance P.O. Box 17548 Baltimore, MD 21297

HSBC Bank Po Box 5253 Carol Stream, IL 60197 HSBC Bank Po Box 5253 Carol Stream, IL 60197

HSBC Card Services P.O. Box 88000 Baltimore, MD 21288

HSBC Mortgage Services P.O. Box 37282 Baltimore, MD 21297

Hsbc/Ms Po Box 2393 Brandon, FL 33509

I.C. Systems, Inc. 444 Highway 96 East P.O. Box 64887 Saint Paul, MN 55164

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Ingalls Memorial Hospital One Ingalls Drive Harvey, IL 60426

JC Penney P.O. Box 981131 El Paso, TX 79998

John P. Frye P.O. Box 13665 Roanoke, VA 24036

Juniper Card Services P.O. Box 13337 Philadelphia, PA 19101 Lowe's P.O. Box 530914 Atlanta, GA 30353

Lvnv Funding P.O. B 10584 Greenville, SC 29603

Merrick Bank P.O. Box 5721 Hicksville, NY 11802

Merrick Bank Pob 9201 Old Bethpage, NY 11804

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Sullivan Urgent Aid Ctrs Ltd Dept 20-6001 P.O. Box 5990 Carol Stream, IL 60197

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Wells Fargo Financial Illinois, Inc 15864 La Grange Rd, D-1f Orland Park, IL 60462

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